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ABSTRACT

As of 1985 the population of persons aged 65 or over in the United States numbered 28.5 million. By the year 2000, persons in the 65+ age group are expected to represent 13 percent of the population, and this percentage may climb to 21.2 percent by 2030. In 1985, older men were twice as likely to be married as older women. Sixty-seven percent of older noninsiutionalized persons lived in a family setting as of 1985. About 30 percent lived alone. About 90 percent of those over the age of 65 were white, 8 percent black, 3 percent were Hispanic, and 2 percent belonged to other racial groups. About half the 65+ population lived in eight states (California, New York, Florida, Illinois, Michigan, Ohio, Pennsylvania, and Texas). The median income of older persons in 1985 was $10,900 for males and $6,313 for females, and families headed by persons over the age of 65 reported a median income of $19,162. About 3.5 million older adults were living below the poverty line. Of the 18.2 million households headed by older persons in 1985, 75 percent were owners and 25 percent were renters. The median value of homes owned by older persons was $48,800, and about 83 percent of these persons owned their homes free and clear. About 11 percent or 2.9 million older Americans were in the labor force in 1985, including 1.8 million men and 1.2 million women. The educational level of this group has been steadily increasing. Even though the older population group represented 12 percent of the U.S. population in 1984, they were projected to account for 31 percent of all personal health care expenditures. (MN)

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A PROFILE OF OLDER AMERICANS

1986

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The Older Population

■ The older population—persons 65 years or older—numbered 28.5 million in 1985. They represented 12.0% of the U.S. population, about one in every eight Americans. The number of older Americans increased by 2.8 million or 11% since 1980, compared to an increase of 4% for the under-65 population.

■ In 1985, there were 17.0 million older women and 11.5 million older men, or a sex ratio of 147 women for every 100 men. The sex ratio increased with age, ranging from 122 for the 65-69 group to a high of 251 for persons 85 and older.

■ Since 1900, the percentage of Americans 65+ has tripled (4.1% in 1900 to 12.0% in 1985), and the number increased nine times (from 3.1 million to 28.5 million).

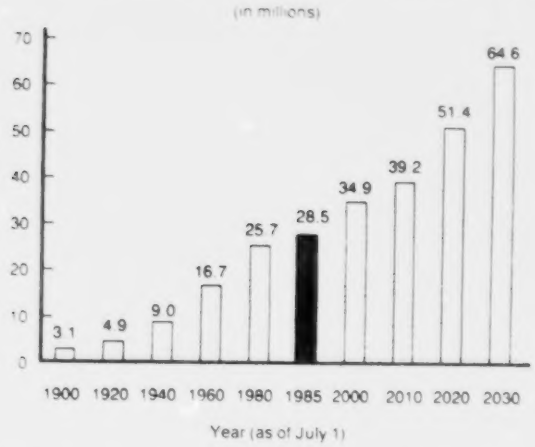
■ The older population itself is getting older. In 1985 the 65–74 age group (17.0 million) was nearly eight times larger than in 1900, but the 75–84 group (8.8 million) was 11 times larger and the 85+ group (2.7 million) was 22 times larger.

■ In 1985, persons reaching age 65 had an average life expectancy of an additional 16.8 years (18.6 years for females and 14.6 years for males).

■ A child born in 1985 could expect to live 74.7 years, about 27 years longer than a child born in 1900. The major part of this increase occurred because of reduced death rates for children and young adults. Life expectancy at age 65 increased by only 2.4 years between 1900 and 1960, but has increased by 2.5 years since 1960.

■ About 2.1 million persons celebrated their 65th birthday in 1985 (5,600 per day). In the same year, about 1.5 million persons 65 or older died, resulting in a net increase of over 560,000 (1,540 per day).

FIGURE 1
NUMBER OF PERSONS 65+ : 1900 to 2030



Note: Increments in years on horizontal scale are uneven.

Based on data from U.S. Bureau of the Census

Future Growth

■ The older population is expected to continue to grow in the future (see fig. 1). This growth will slow somewhat during the 1990's because of the relatively small number of babies born during the Great Depression of the 1930's. The most rapid increase is expected between the years 2010 and 2030 when the "baby boom" generation reaches age 65.

■ By 2030, there will be about 65 million older persons, 2 and one-half times their number in 1980. If current fertility and immigration levels remain stable, the only age groups to experience significant growth in the next century will be those past age 55.

■ By the year 2000, persons 65+ are expected to represent 13.0% of the population, and this percentage may climb to 21.2% by 2030.

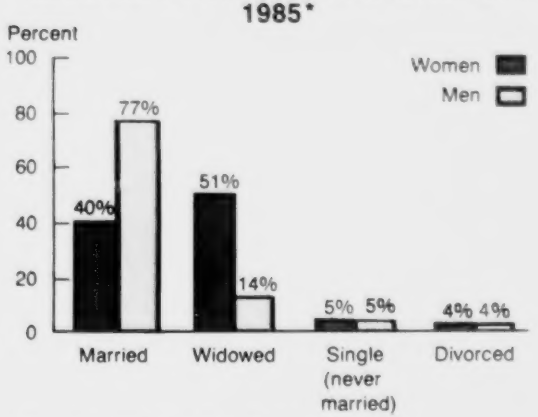
Marital Status

■ In 1985, older men were twice as likely to be married as older women (77% of men, 40% of women—see fig. 2).*

■ Half of all older women in 1985 were widows (51%). There were over five times as many widows (8.0 million) as widowers (1.5 million).*

■ Although divorced older persons represented only 4% of all older persons in 1985, their numbers (over one million) had increased nearly four times as fast as the older population as a whole in the preceding 10 years (3.4 times for men, 4.0 times for women).*

FIGURE 2
MARITAL STATUS OF PERSONS 65+: 1985*



Based on data from U.S. Bureau of the Census

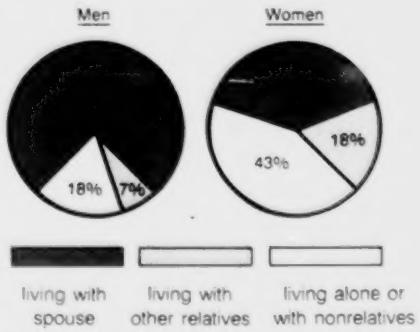
Living Arrangements

■ The majority (67%) of older noninstitutionalized persons lived in a family setting in 1985. Approximately 9.1 million or 82% of older men, and 9.0 million or 57% of older women, lived in families (see fig. 3). The proportion living in a family setting decreased with age. About 14% (7% of men, 18% of women) were not living with a spouse but were living with children, siblings, or other relatives. An additional 3% of men and 2% of women, or 650,000 older persons, lived with nonrelatives.*

*See footnotes on panel 14

■ About 30% (8.1 million) of all noninstitutionalized older persons in 1985 lived alone (6.5 million women, 1.6 million men). They represented 41% of older women and 15% of older men. Older persons living alone increased in number by 64% between 1970 and 1985, about one and one-half times the growth rate for the older population in general.*

FIGURE 3
LIVING ARRANGEMENTS OF PERSONS 65+: 1985*



Based on data from U.S. Bureau of the Census

■ A 1975 study found that 4 of every 5 older persons have children. Of these, 18% lived in the same household with a child and another 55% lived within 30 minutes of a child. Three-fourths (77%) had seen a child within the previous week.*

■ While a small number (1.3 million) and percentage (5%) of the 65+ population lived in institutions (primarily nursing homes) in 1980, the percentage increased dramatically with age, ranging from 2% for persons 65–74 years to 7% for persons 75–84 years and 23% for persons 85+.

Racial and Ethnic Composition

■ In 1985, about 90% of persons 65+ were White, 8% were Black, and about 2% were other races (including American Indian, Eskimo, Aleut, Asian and Pacific Islander). Persons of Hispanic origin (who may be of any race) represented 3% of the older population.

*See footnotes on panel 14

Geographic Distribution

■ In 1985, about half (49%) of persons 65+ lived in eight states. California, New York, and Florida had over 2 million each, and Illinois, Michigan, Ohio, Pennsylvania, and Texas each had over 1 million.

■ Persons 65+ constituted 13.3% or more of the total population in eleven states in 1985 (see fig. 4): Florida (17.6%); Rhode Island, Arkansas, Pennsylvania, and Iowa (14.0% to 14.9%); and South Dakota, Missouri, Nebraska, Massachusetts, Kansas, and West Virginia (13.3% to 13.9%).

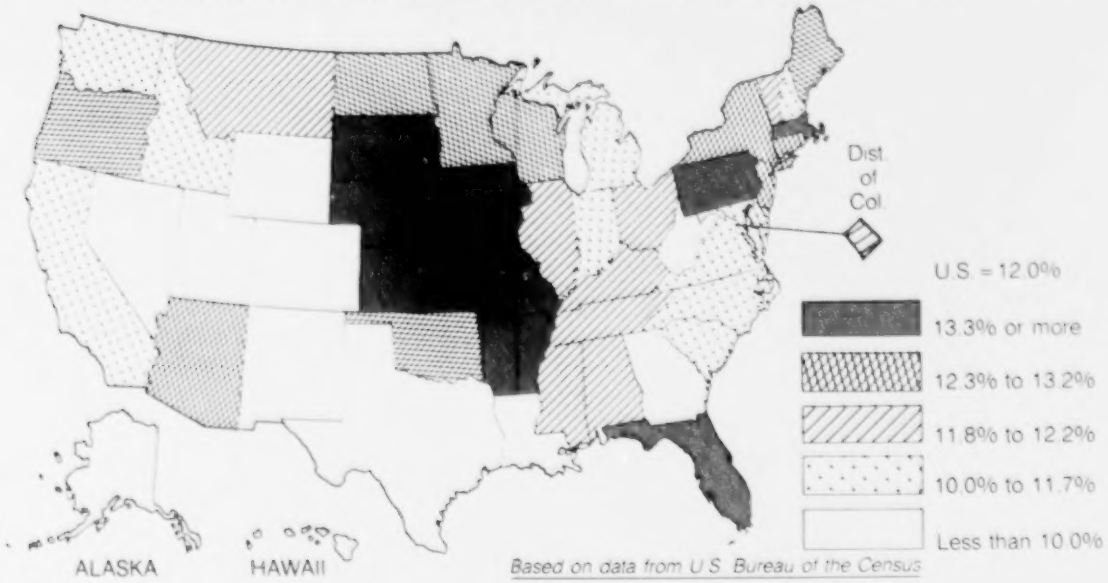
■ In eleven states, the 65+ population increased by 17% or more between 1980 and 1985 (see fig. 5): Alaska (46%); Nevada (41%); Hawaii (30%); Arizona (28%); New Mexico (20%); South Carolina, Utah, and Florida (19% each); Delaware (18%); and North Carolina and Washington (17% each).

■ Persons 65+ were slightly less likely to live in metropolitan areas in 1980 than younger persons (71% of the elderly, 75% of persons under 65). About 32% of older persons lived in central cities, and 39% lived in suburbs.

■ The elderly are less likely to change residence than other age groups. In 1985 only 16% of persons 65+ had moved since 1980 (compared to 45% of persons under 65). The majority (80%) had moved to another home in the same state.*

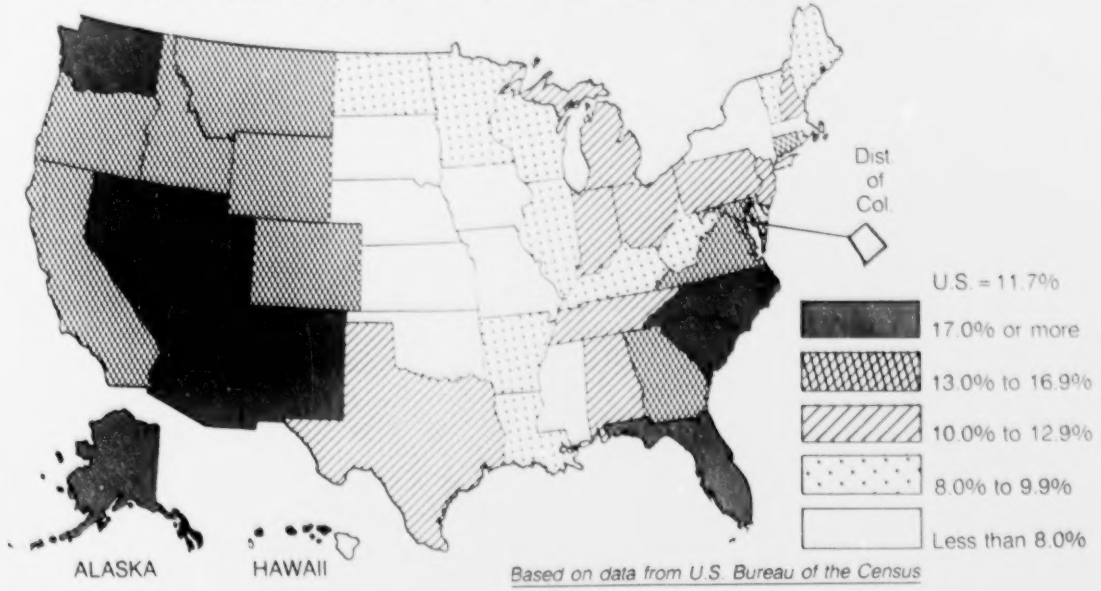
■ In 1985, about 880,000 persons 65+ had moved to a different state since 1980. Of these, over one-third (35%) had moved from the Northeast or Midwest regions to the South or West (compared to 26% for younger persons).*

FIGURE 4
PERSONS 65+ AS PERCENTAGE OF TOTAL POPULATION: 1985



Based on data from U.S. Bureau of the Census

FIGURE 5
PERCENTAGE CHANGE IN 65+ POPULATION: 1980 TO 1985



Based on data from U.S. Bureau of the Census

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FIGURE 6
THE 65+ POPULATION BY STATE: 1985

State	Number (000's) 1985	Percent of all Ages 1985	Percent Increase 1980–85	Percent Below Poverty Level 1979*
U.S., total	28,530	12.0	11.7	14.8
Alabama	487	12.1	10.7	28.4
Alaska	17	3.2	45.8	14.2
Arizona	392	12.3	27.5	12.2
Arkansas	338	14.3	8.2	28.2
California	2,766	10.5	14.6	8.3
Colorado	285	8.8	15.4	12.8
Connecticut	413	13.0	13.3	8.8
Delaware	70	11.2	18.0	13.6
District of Columbia	76	12.1	2.3	18.9
Florida	2,001	17.6	18.6	12.7
Georgia	594	9.9	14.9	25.7
Hawaii	99	9.4	29.6	10.5
Idaho	109	10.9	16.8	16.0
Illinois	1,368	11.9	8.4	11.9
Indiana	645	11.7	10.2	12.7
Iowa	413	14.3	6.5	13.3
Kansas	326	13.3	6.5	14.2
Kentucky	444	11.9	8.3	23.3
Louisiana	441	9.8	9.1	27.7
Maine	153	13.2	8.9	16.4
Maryland	458	10.4	15.8	12.7
Massachusetts	783	13.4	7.8	9.7
Michigan	1,022	11.2	12.0	12.2
Minnesota	522	12.5	8.9	14.8
Mississippi	310	11.9	7.2	34.3
Missouri	687	13.7	6.0	17.4
Montana	98	11.8	15.4	14.4
Nebraska	217	13.5	5.3	15.5
Nevada	93	9.9	41.4	10.7
New Hampshire	116	11.6	12.8	12.3
New Jersey	954	12.6	10.9	9.9
New Mexico	139	9.6	19.6	21.1
New York	2,254	12.7	4.3	11.6
North Carolina	708	11.3	17.4	23.9
North Dakota	87	12.7	8.2	17.0
Ohio	1,296	12.1	10.8	12.6
Oklahoma	405	12.3	7.7	21.0
Oregon	354	13.2	16.6	11.8
Pennsylvania	1,698	14.3	10.9	11.9
Rhode Island	139	14.4	9.8	12.8
South Carolina	342	10.2	19.2	25.4
South Dakota	97	13.7	6.9	20.2
Tennessee	576	12.1	11.2	25.1
Texas	1,538	9.4	12.2	21.2
Utah	130	7.9	19.1	11.8
Vermont	63	11.8	8.4	13.8
Virginia	587	10.3	16.2	17.3
Washington	505	11.4	17.0	11.3
West Virginia	257	13.3	8.2	18.5
Wisconsin	617	12.9	9.3	9.6
Wyoming	42	8.3	13.1	14.0

(Below Poverty Level figures reflect most recent information available)

Based on data from U.S.Bureau of the Census

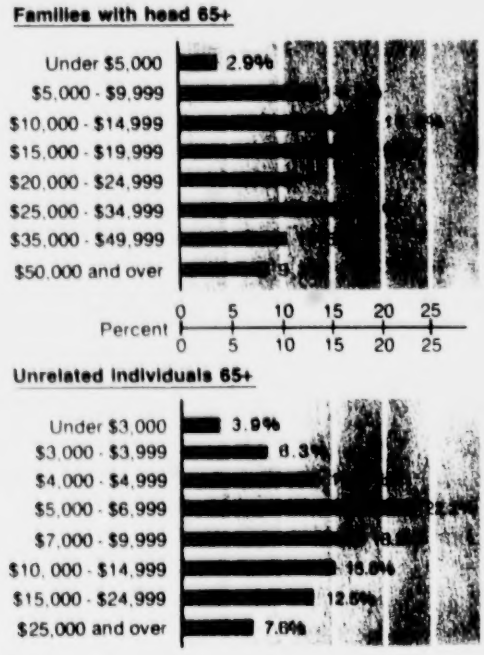
*See footnotes on panel 14

Income

■ The median income of older persons in 1985 was $10,900 for males and $6,313 for females. These incomes were each over 4% higher than in 1984, but did not represent increases in "real" income after adjusting for a 1984-85 inflation rate of 3.6%.*

■ Families headed by persons 65+ reported a median income in 1985 of $19,162 ($19,815 for Whites and $11,937 for Blacks). About one of every six (17%) families with an elderly head had incomes less than $10,000 and 35% had incomes of $25,000 or more (see fig. 7).*

FIGURE 7
PERCENT DISTRIBUTION BY INCOME: 1985*



$19,162 median for families with heads 65+
$7,568 median for unrelated individuals 65+

Based on data from U.S. Bureau of the Census

*See footnotes on panel 14

■ Elderly persons living alone or with nonrelatives were likely to have low incomes in 1985, with nearly half (46%) reporting $7,000 or less. One-fourth (24%) had incomes under $5,000, while only 20% had $15,000 or more. The median income in 1985 for these individuals was $7,568 ($7,922 for Whites and $5,027 for Blacks).*

■ The major source of income for older families and individuals in 1984 was Social Security (35%), followed by asset income (26%), earnings (23%), public and private pensions (14%), and "transfer" payments such as Supplemental Security, unemployment, and veterans' payments (2%).*

■ Older households were more likely than younger households to have one or more members covered by Medicaid in 1984 (13% vs. 9%), but less likely to have received food stamps (6% vs. 9%). About one-fourth (26%) of older renter households lived in publicly owned or subsidized housing (9% for younger renters).*

■ The median net worth (assets minus liabilities) of older households ($60,300), including those 75+ years ($55,200), was well above the U.S. average ($32,700) in 1984. Net worth was below $5,000 for 16% of older households but was above $250,000 for 7%.*

Poverty

■ About 3.5 million elderly persons were below the poverty level** in 1985. The poverty rate for persons 65+ was 12.6%, less than the rate for persons under 65 (14.1%). Another 2.3 million or 8% of the elderly were classified as "near-poor" (income between the poverty level and 125% of this level). In total, over one-fifth (21%) of the older population were poor or near-poor in 1985.*

■ One of every nine (11%) elderly Whites was poor in 1985, compared to about one-third (32%) of elderly Blacks and about one-fourth (24%) of elderly Hispanics.*

*See footnotes on panel 14

■ Older women had a higher poverty rate (16%) than older men (8%) in 1985. Likewise, older persons living alone or with nonrelatives were more likely to be poor (26%) than were older persons living in families (6%).*

■ The nine states with the highest poverty rates for older persons in 1979 were all in the South (see fig. 6): Mississippi (34%); Alabama, Arkansas, and Louisiana (28% each); Georgia (26%); South Carolina and Tennessee (25% each); North Carolina (24%); and Kentucky (23%).*

Housing

■ Of the 18.2 million households headed by older persons in 1985, 75% were owners and 25% were renters. Older male householders were more likely to be owners (83%) than were females (66%).*

■ The housing of older Americans is generally older and less adequate than the balance of the nation's housing. About 36% of homes owned by older persons in 1983 were built prior to 1940 (21% for younger owners) and 8% were classified as inadequate (6% for younger owners).*

■ The percentage of income spent on housing (excluding maintenance and repair) in 1983 was higher for older households than for younger households among homeowners without a mortgage (15% vs. 10%), homeowners with a mortgage (24% vs. 20%), and renters (32% vs. 28%).*

■ In 1983, the median value of homes owned by older persons was $48,800 ($33,100 for Blacks and $46,200 for Hispanics). About 83% of older homeowners in 1983 owned their homes free and clear.*

Employment

■ About 11% or 2.9 million older Americans were in the labor force (working or actively seeking work) in 1985, including 1.8 million men and 1.2 million women. They constituted 3% of the U.S. labor force. About 3% of these were unemployed.*

*See footnotes on panel 14

■ Labor force participation of older men has decreased steadily, from about 2 of 3 older men in 1900 to 1 of 6 (16%) in 1985. The participation rate for older females rose slightly from 1 in 12 in 1900 to 1 in 10 during the 1950's, but dropped to 1 in 14 (7%) in 1985.*

■ Approximately half (53%) of the workers over 65 in 1985 were employed only part-time: 47% of men and 62% of women.*

■ About 710,000 or 25% of older workers in 1985 were self-employed, compared to 8% for younger workers. Three-fourths of these were men.*

Education

■ The educational level of the older population has been steadily increasing. Between 1970 and 1985, their median level of education increased from 8.7 years to 11.7 years (11.4 years for males, 11.8 years for females), and the percentage who had completed high school rose from 28% to 48%. About 9% in 1985 had 4 or more years of college.*

■ The median number of years of school completed varied considerably by race and ethnic origin among older persons in 1985: 12.0 years for Whites, 8.1 years for Blacks, and 7.1 years for Hispanics.*

Health and Health Care

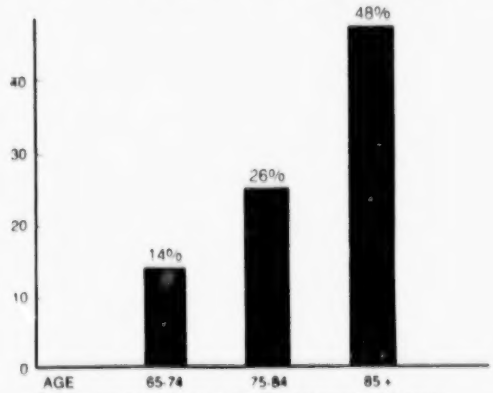
■ In 1984, 32% of older persons assessed their health as fair or poor (compared to 8% for persons under 65). There was little difference between the sexes on this measure, but older Blacks were more likely to rate their health as fair or poor (50%) than were older Whites (31%).*

■ The number of days in which usual activities are restricted because of illness or injury increases with age. Older persons averaged 32 such days in 1984 (30 days for males, 33 days for females; 31 days for whites, 41 days for blacks) and spent all or most of 15 of these days in bed (no difference by sex; 14 days for whites, 21 days for blacks).*

*See footnotes on panel 14

■ In 1982, about 5.1 million older persons living in the community needed the assistance of another person to perform one or more selected personal care or home management activities. This figure represented 20% of noninstitutionalized older persons (17% of males, 22% of females), but the percentage ranged from 14% for persons 65–74 to 26% for persons 75–84 and 48% for persons 85+ (see figure 8). (Selected personal care activities included bathing, dressing, eating, using the toilet, getting in or out of a bed, getting around inside. Selected home management activities included preparing meals, shopping, housework, using a telephone, taking medicine, getting around outside or managing money. Persons were classified as needing assistance if they needed help from another person or a special aid to do one or more of these activities, or could not do one or more of them at all.)*

FIGURE 8
PERCENT NEEDING FUNCTIONAL ASSISTANCE, BY AGE: 1982*



Based on data from U.S. Department of Health and Human Services

■ Most older persons have at least one chronic condition and many have multiple conditions. The most frequently occurring conditions for the elderly in 1984 were: arthritis (53%), hypertension (42%), hearing impairments (40%), heart disease (34%), cataracts (23%), orthopedic impairments (19%), sinusitis and visual impairments (14% each), hardening of the arteries (12%), and cerebrovascular disease and diabetes (10% each).*

*See footnotes on panel 14

■ Older people accounted for 30% of all hospital stays and 41% of all days of care in hospitals in 1984. The average length of a hospital stay was 8.9 days for older people, compared to only 5.6 days for people under 65. The average length of stay for older people has decreased over 5 days since 1968 and nearly 2 days since 1980. Older persons also averaged more visits to doctors in 1984 than did persons under 65 (8 visits vs. 5 visits).*

■ In 1984 the 65+ group represented 12% of the U.S. population but was projected to account for 31% of total personal health care expenditures. These expenditures were expected to total $120 billion and to average $4,202 per year for each older person, more than 3 times the $1,300 spent for younger persons. About $1,000 or one-fourth of the average expenditure was expected to come from direct ("out-of-pocket") payments by or for older persons.

■ Hospital expenses were projected to account for the largest share (45%) of health expenditures for older persons in 1984, followed by physicians and nursing home care (21% each).

■ Benefits from government programs, including Medicare ($59 billion), Medicaid ($15 billion), and others ($7 billion), were projected to cover about two-thirds (67%) of the health expenditures of older persons in 1984, compared to only 31% for persons under 65.

Footnotes:

* Numbers or percentages in paragraphs and figures followed by this symbol refer to the noninstitutionalized population only.

** By the official 1985 definition of $6,503 for an older couple household or $5,156 for an older individual living alone.

A Profile of Older Americans: 1986 was prepared by the Program Resources Department, American Association of Retired Persons (AARP) and the Administration on Aging (AoA), U.S. Department of Health and Human Services.

Information researched and compiled by Donald G. Fowles, AoA.

AARP is the nation's largest and oldest organization of over-50 Americans, retired or not. A nonprofit, nonpartisan organization with over 22 million members, AARP serves its members through legislative representation at both federal and state levels, educational and community service programs, and direct membership benefits.

AoA, in cooperation with State Agencies on Aging in every state and about 670 Area Agencies on Aging, is working to encourage and coordinate a responsive system of family and community based services throughout the nation.

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